Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A system for electronically processing a check received by a merchant, comprising:

a point-of-sale device that electronically converts the check and wherein the point-of-sale device allows such electronic conversion of the check under one of a plurality of user selectable identifiers associated with the merchant, wherein each of the plurality of user selectable identifiers is assigned to at least one selected type of check transaction;

a check processing service linked to the point-of-sale device to receive information about the converted check from the point-of-sale device wherein the check processing service performs an authorization process on the check and notifies the merchant via the point-of-sale device of an authorize or decline decision depending on the identifier under which the check was converted;

wherein at least one of the plurality of user selectable identifiers causes the point-of-sale device and the check processing service to convert and authorize the check as an accounts receivable check in a manner that is different than that for a check received in a face-to-face transaction.

2. (Currently Amended) The system of claim 1, wherein the point-of-sale device comprises a location-base device comprises a point-of-sale device.

3. (Original) The system of claim 2, wherein the electronic conversion of the check comprises scanning of the check to read the check's magnetic ink character recognition line and to obtain an image of at least a portion of the check.

4. (Currently Amended) The system of claim 3, wherein the plurality of user selectable identifiers includes an option on the point-of-sale device that, when selected, puts the point-of-sale device into a mode for processing accounts receivable checks.

5. (Original) The system of claim 4, wherein the point-of-sale device in the accounts receivable mode facilitates the check processing service keeping track of accounts receivable checks processed.

6.　　(Original) The system of claim 4, wherein the point-of-sale device in the accounts receivable mode does not issue a check transaction receipt for the accounts receivable check.

7.　　(Original) The system of claim 1, wherein the check processing service authorizes or declines the check by performing a risk assessment of the check.

8.　　(Original) The system of claim 1, wherein the check processing service performs the authorization process and notifies the merchant of its decision in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check.

9.　　(Currently Amended) A method of processing a check transaction involving a merchant, the method comprising:

converting a check associated with the check transaction under one of a plurality of user selectable identifiers associated with the merchant, wherein each of the plurality of user selectable identifiers is assigned to at least one selected type of check transaction;

performing at least one function that facilitates conversion and subsequent processing of accounts receivable check transactions in a manner that is different than that for a face-to-face check transaction wherein the at least one function is invoked by the merchant by selecting at least one of the plurality of user selectable identifiers; and

performing an authorization process for the check transaction so as to determine whether the check transaction should be authorized or declined based at least on information obtained from the conversion of the check.

10.　　(Original) The method of claim 9, wherein converting the check comprises providing the merchant with a point-of-sale device as part of a subscription of service for performing the authorization process for the check converted by the point-of-sale device.

11.　　(Original) The method of claim 10, wherein converting the check comprises scanning of the check to read the check's magnetic ink character recognition line and to obtain an image of at least a portion of the check.

12.　　(Original) The method of claim 11, wherein the subscription of service includes guaranteeing or purchasing check transactions that are authorized thereby assuming at least some of the risk associated with the check transaction.

13.   (Original) The method of claim 11, wherein the authorization process includes a risk assessment of the check transaction.

14.   (Currently Amended) The method of claim 11, wherein the plurality of <u>user selectable</u> identifiers includes an option on the point-of-sale device that, when selected, puts the point-of-sale device into a mode for processing accounts receivable checks.

15.   (Original) The method of claim 14, wherein the point-of-sale device in the accounts receivable mode facilitates keeping track of accounts receivable checks processed.

16.   (Original) The method of claim 14, wherein the point-of-sale device in the accounts receivable mode is configured to not generate a receipt for the check transaction.

17.   (Currently Amended) A system for processing a payment received by a merchant, comprising:

a location-base device that electronically converts the payment and wherein the location-base device allows such electronic conversion of the payment under one of a plurality of <u>user selectable</u> identifiers associated with the merchant<u>, wherein each of the plurality of user selectable identifiers is assigned to at least one selected type of check transaction;</u>

a payment processing service linked to the location-base device to receive information about the converted payment from the location-base device wherein the payment processing service performs an authorization process on the payment in a manner that depends on the identifier under which the payment was converted;

wherein at least one of the plurality of <u>user selectable</u> identifiers causes the location-base device and the payment processing service to convert and authorize the payment as a non-face-to-face transaction in a manner that is different than that for a payment received in a face-to-face transaction.

18.   (Original) The system of claim 17, wherein the payment comprises a check.

19.   (Original) The system of claim 18, wherein the payment processing service comprises a check processing service.

20.   (Original) The system of claim 19, wherein the location-base device comprises a point-of-sale device.

21.   (Original) The system of claim 20, wherein the electronic conversion of the check comprises scanning of the check to read the check's magnetic ink character recognition line and to obtain an image of at least a portion of the check.

22.   (Currently Amended) The system of claim 21, wherein the plurality of <u>user selectable</u> identifiers includes an option on the point-of-sale device that, when selected, puts the point-of-sale device into a mode for processing accounts receivable checks.

23.   (Original) The system of claim 22, wherein the point-of-sale device in the accounts receivable mode facilitates the check processing service keeping track of accounts receivable checks processed.

24.   (Original) The system of claim 22, wherein the point-of-sale device in the accounts receivable mode does not issue a check transaction receipt for the accounts receivable check.

25.   (Original) The system of claim 19, wherein the check processing service authorizes or declines the check by performing a risk assessment of the check.

26.   (Original) The system of claim 19, wherein the check processing service performs the authorization process and notifies the merchant of its decision in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check.

27.   (Currently Amended) A method of processing a payment involving a merchant, the method comprising:

converting the payment under one of a plurality of <u>user selectable</u> identifiers associated with the merchant, <u>wherein each of the plurality of user selectable identifiers is assigned to at least one selected type of check transaction</u>;

performing at least one function that facilitates conversion and subsequent processing of non-face-to-face transactions in a manner that is different than that for a face-to-face transaction wherein the at least one function is invoked by the merchant by selecting at least one of the plurality of <u>user selectable</u> identifiers; and

performing an authorization process for the payment based at least on information obtained from the conversion of the payment.

28.   (Original) The method of claim 27, wherein the payment comprises a check.

29.   (Original) The method of claim 28, wherein the authorization process is performed by a check processing service.

30.   (Original) The method of claim 29, wherein converting the check comprises providing the merchant with a point-of-sale device as part of a subscription of service for performing the authorization process for the check converted by the point-of-sale device.

31.   (Original) The method of claim 30, wherein converting the check comprises scanning of the check to read the check's magnetic ink character recognition line and to obtain an image of at least a portion of the check.

32.   (Original) The method of claim 30, wherein the subscription of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

33.   (Original) The method of claim 30, wherein the authorization process includes a risk assessment of the check transaction.

34.   (Currently Amended) The method of claim 30, wherein the plurality of <u>user selectable</u> identifiers includes an option on the point-of-sale device that, when selected, puts the point-of-sale device into a mode for processing accounts receivable checks.

35.   (Original) The method of claim 34, wherein the point-of-sale device in the accounts receivable mode facilitates keeping track of accounts receivable checks processed.

36.   (Original) The method of claim 34, wherein the point-of-sale device in the accounts receivable mode does not generate a receipt for the check transaction.

37.   (Currently Amended) A system for processing a payment, comprising:

a first means for converting a non-face-to-face payment under an identifier associated with a party accepting the non-face-to-face payment<u>, wherein the identifier is assigned to at least one selected type of check transaction</u>; and

a second means for processing the converted non-face-to-face payment based on the identifier.

38.   (Original) The system of claim 37, wherein the payment comprises a check.

39.   (Original) The system of claim 38, wherein the first means comprises scanning of the check to read the check's magnetic ink character recognition line and to obtain an image of at least a portion of the check.

40.   (Original) The system of claim 39, wherein the scanning of the check is performed by a point-of-sale device.

41.   (Original) The system of claim 40, wherein the identifier puts the point-of-sale device into a mode for processing checks received in a non-face-to-face manner.

42.   (Original) The system of claim 41, wherein the point-of-sale device in the mode for processing non-face-to-face checks facilitates keeping track of such checks processed.

43.   (Original) The system of claim 41, wherein the point-of-sale device in the mode for processing non-face-to-face checks does not generate a receipt for the check transaction.

44.   (Original) The system of claim 38, wherein the second means includes performing of an authorization process to authorize or decline the check.

45.   (Original) The system of claim 44, wherein the authorization process includes a risk assessment of the check.